

What Matters?

Guest Article

Tennessee Public Housing Authorities Embrace the Section 8 to Homeownership Option

by Laura Swanson, Director
Section 8 Rental Assistance, THDA;
Cowritten by Cheryl Jett, Assistant
Director, Section 8 Rental Assistance,
THDA

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Chief of Communications, THDA
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For more information regarding
THDA and its programs, See
Our Website

www.state.tn.us/thda



Housing Matters



Volume 1, No. 3 Tennessee Housing Development Agency Summer 2002

Tennessee Public Housing Authorities Embrace the Section 8 to Homeownership Option

by Laura Swanson,
Director of Section 8 Rental
Assistance, THDA;
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THDA



Pictured left to right: Emma Bell, homeowner
and Gretchen Mason, FSS Coordinator for
Middle Tennessee

Public
Housing Authorities (PHAs) across
the country are embracing the new
Section 8 to
Homeownership
Program as an
opportunity for
lower-income

working and disabled families to achieve
the dream of homeownership. The Program
was created by Congress as part of the
Quality Housing and Work Responsibility
Act in 1998, and implemented by the
Department of Housing and Urban
Development (HUD) in September 2000 as
a component of the existing tenant-based
Section 8 Program. The new program offers
families receiving assistance through the
tenant-based program, who meet certain
eligibility requirements, the option of
converting their federal rental subsidy to a
mortgage subsidy. At a minimum for a
Section 8 participant to be eligible to use
their voucher to purchase a home, the
family must:

- ✍ Have an income equivalent to the
federal minimum wage multiplied by
2000 hours (currently \$10,300). Unless
the recipient is disabled, public
assistance income may not be used to
meet this requirement.
- ✍ Be continuously employed for the past
12 months at least 30 hours per week.

Families with at
least one disabled
adult household
member are
excluded from the
employment
requirement.
✍ Be a first-time
homebuyer.

PHAs also
may establish local
criteria for eligibil-
ity, such as
participation in a
Family Self-

Sufficiency (FSS) Program.

Tennessee established an early
(continued on page 3)

Did the 102nd Legislature Raid Your Housing Funds?

Yes, they did! THDA funds, which are not state funds, have again been targeted by the state as a revenue source to balance the state's budget. The state is transferring monies from several department and agency funds to close the books for FY02. THDA's contribution is \$36 million from the Assets Fund. The good news is that all Agency programs can continue at the current level, barring any changes in the economy. Since 1995, over \$128 million has been diverted from THDA – funds that would have been dedicated to housing lower income Tennesseans – to the State General Fund.

Let Your Mouse Do the Walking

by Toni Harris,
Chief of Communications, THDA

In today's world, technology is a must, if you intend to stay informed; and the Tennessee Housing Development Agency (THDA) wants you to be informed!

THDA has an excellent up-to-date website; it is easy to navigate and contains detailed program information, applications, financials, public documents and the list goes on. Almost all of the materials that are public information can be found on our website.

First-time homebuyers can log on and find the current acquisition and income limits for THDA's mortgage program in each county of Tennessee (under "Purchasing a Home"). An individual can also find a list of financial institutions that originate THDA loans. One of the most important things that can be found under "MORTGAGES" is our current interest rate, which is usually below the market rate—Great Rate is now at 5.625 % and Great Start, which offers downpayment and closing cost assistance, is at 6.625 %.

If you work for/with or represent a city, county or nonprofit—the web is the way to go! The information about our federally funded HOME Grants is on the web in detail. You can log on and click on "GRANTS" to find everything you would ever want to know about obtaining a grant, for the purpose of housing Tennessee's low- to moderate-income families across our state, to build or rehabilitate homes in Tennessee. The program description, how to apply, previous grantees and how much money is available are all easily accessed. With just a click of the mouse, you can find out when the next workshop is or print out an application to submit!

If you are a developer and you are interested in Low Income Housing Tax Credits (LIHTC) or Multifamily Tax-Exempt Bond Authority—you're in luck! By clicking on "TAX CREDITS," you can find program descriptions, program statistics, and compliance forms—you can even see previous recipients from as long ago as 1994. The updated Qualified Allocation Plan (QAP) can be found on the web each

year in October, providing developers ample time to work the magic that it takes to put a tax credit deal together. Much like the link to the tax credits, our tax-exempt bond information is just as comprehensive (click on "TAX-EXEMPT MULTIFAMILY BOND AUTHORITY"). If you have questions, I am sure you can find the answers on the web!

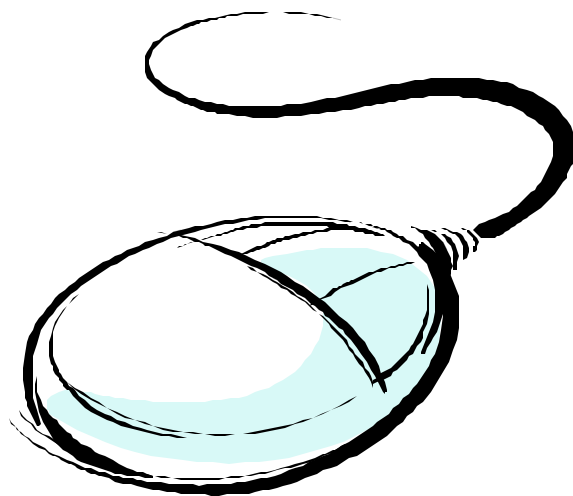
Now, because of the importance of having access to technology, a lot of the apartment complexes offer access to the Internet as an amenity. So, if you are a renter looking for subsidized housing, assistance with your rent or searching for an opportunity to get off of rental assistance—you can look at our two Section 8 programs.

On the "SECTION 8 RENTAL ASSISTANCE" link, all the field offices can be found with a list of the counties that each office serves, a contact person and a phone number. The Family Self-Sufficiency Program is also available on this site, which is a tool that can be utilized to help Section 8 participants get back on their feet and off government assistance. Other tenant information, applications and an explanation of the Housing Choice Voucher Program can also be found on this link.

If you are a landlord looking to participate in the voucher program, a Landlord Booklet, a Landlord Newsletter and the federal regulations can be located under this section of THDA's web page.

People looking for subsidized housing can log on and find a place in their area of interest to move. If you are an apartment owner or manager that currently has a contract with the U. S. Department of Housing and Urban Development (HUD) that is being administered by THDA, you can find out valuable information—like your contract renewal and site inspection dates, or take a look at who the project manager is for your property.

THDA's web page also offers other informative materials for those who would like to learn more about our



organization, such as—employment opportunities, publications, press releases, legislative updates, THDA Staff, the Board of Directors and other links that THDA thinks might be of interest to people searching for housing information. Also under "RESEARCH" you can find the State's Consolidated Plan for Housing and Community Development, useful statistical data and special studies.

Overall, THDA's web page is very comprehensive and user friendly. So, log on to www.state.tn.us/thda, take a look at what we do and what we accomplish each year. We think you will be amazed!

Focus Forums

THDA will participate in a series of Focus Forums to discuss affordable housing issues with local elected officials. Each Development District is hosting a forum. The other participating agencies are the Federal Home Loan Bank, HUD, and USDA Rural Development Office. The dates are:

October 8 - Memphis Area
October 9 - Northwest Tennessee
October 10 - Southwest Tennessee
October 22 - Upper Cumberland
October 23 - South Central Tennessee
October 24 - Greater Nashville Region
November 13 - First Tennessee
November 14 - East Tennessee
November 15 - Southeast Tennessee

For more information, you can contact our Nashville office at 615-741-2400 or log onto our web site www.state.tn.us/thda.

Section 8 Voucher to Homeownership

(continued from page 1)

national lead in the Section 8 to Homeownership Program when the Metropolitan Development and Housing Agency (MDHA) in Nashville participated in the Demonstration Program, along with fifteen other public housing authorities nationwide in 1998. Since that time, MDHA has assisted more than 30 Section 8 participants in using their voucher to purchase homes, making them the national leader. Other Demonstration PHAs have achieved varying degrees of success – from failing to implement a program during the Demonstration period to successfully helping a number of families achieve homeownership in the first year, such as those programs in Burlington, Vermont and Syracuse, New York.

One must be cautious when comparing the success of programs offered by Demonstration PHAs to those offered by PHAs operating under HUD's final rule, such as THDA. Each program has unique components that directly contribute to its success. The primary difference between Demonstration programs and final rule programs is the higher minimum income limit allowed under the Demonstration Programs. In the Demonstration Programs, some PHAs, such as MDHA, set the income limit as high as \$15,000 annually. However, in the final rule, HUD imposed a minimum annual income limit of \$10,300 for participants. What all Section 8 to Homeownership Programs have in common is the challenge to find creative ways to assist families with low incomes, little or no downpayment funds, and some with credit histories ranging from none to good, become successful homeowners. PHAs are finding that this is possible through strong community partnerships with nonprofit agencies, lenders, and real estate agents.

Community partnerships are critical to the success of the Section 8 to Homeownership Program because most PHAs simply are not equipped to provide the federally required homebuyer education or trained to work with families to find the most appropriate conventional loan product. In addition, PHAs do not receive additional funds to administer the program, but

instead, must use existing funds and staff.

Burlington Housing Authority (BHA), in Burlington, Vermont, assisted eight families with home purchases in its first year administering the Section 8 to Homeownership Program. Its program is open to existing Section 8 participants, waiting list applicants, and public housing residents. A major contributor to the program's success is its use of the Burlington Community Land Trust that allows families to lease the land on which the home sits for \$25 per month.

Syracuse Housing Authority (SHA), in Syracuse, New York, assisted six families with home purchases in its first year and a half administering the program. In a fashion similar to THDA, SHA promoted its program by mailing letters to its existing Section 8 participants that it considered most eligible for homeownership. For SHA, this group consisted mostly of FSS participants. THDA's core group consisted of both FSS participants and families with a disabled household member. SHA's strength has been its highly successful FSS program in terms of escrow (savings) accounts.

The most successful Section 8 to Homeownership Programs rely upon partnerships with local NeighborWorks Organizations (NWOs). MDHA creatively designed its program to involve a critical partnership with Affordable Housing Resources (AHR), the Middle Tennessee NeighborWorks Organization. AHR encourages the creation of affordable housing through homebuyer education, loans for downpayment and closing costs, home improvements and construction financing. AHR is a licensed mortgage broker.

The Tennessee Housing Development Agency (THDA), the statewide public housing agency serving 78 counties, adopted the program in October 2001. THDA was one of the first statewide housing agencies in the nation to launch the program. Statewide PHAs must establish community partnerships across the state, rather than in one local area, which complicates the administration of the program. THDA has partnered with several NWOs, including Housing



Pictured from left to right: Angel Hendrix, homeowner, and Debra Brown, FSS Coordinator for Middle Tennessee.

Development Corporation of the Clinch Valley (HDC) which serves East Tennessee, Knox Housing Partnership (KHP) which serves Knox County, and United Housing (UH) which serves Shelby County. THDA has also partnered with Rural Housing Services (RHS). So far, THDA has worked with four families to purchase a home through the Section 8 program, one in Rutherford County (with assistance from AHR), one in Davidson County (with assistance from AHR), one in Roane County (with assistance from HDC), and one in Putnam County (with assistance from Habitat for Humanity). Several additional THDA Section 8 participants are scheduled to close loans in mid to late September 2002.

Other Tennessee PHAs that offer the Section 8 Rental Assistance program, such as the Crossville Housing Authority and Oak Ridge Housing Authority, launched programs shortly after THDA, and have already successfully worked with a least one participating Section 8 family to use their voucher to purchase a home. Knoxville Community Development Corporation (KCDC), Memphis Housing Authority, and other local and metro PHAs have also established Section 8 to Homeownership Programs. These PHAs, like MDHA and THDA, are partnering with area NWOs and Rural Housing Services, to successfully administer their Section 8 to Homeownership Program.

In areas of Tennessee with an NWO, families often choose a conventional THDA loan for their first mortgage

(continued on page 6)

Residential Mobility and Migration in Tennessee

by Dean Namboothiri,
Chief of Research, THDA

Residential relocations of individuals and families generate housing market demand, while job opportunities and favorable housing markets attract people to a location. Every ten years, the Census of Population and Housing enumerates the residential mobility patterns at national, state and local levels. In addition, by means of its Current Population Survey (CPS), the Census Bureau also analyzes national and regional patterns in residential mobility. One such census question pertaining to population movements inquires about the place of residence five years before the census (one year in the annual CPS enumeration). Comparison of current residential locations with those from five years ago reveals detailed geographic patterns of residential movements. In this analysis, we examine the geographic patterns of residential mobility in Tennessee.

Tennessee's population grew by 812,000 during the 1990-2000 period. The ensuing decennial growth rate (16.7 percent) is 14th when we rank all 50 states and the District of Columbia. Tennessee's population grew at a similar rate during the 1970's, followed by a much slower growth rate of 6.2 percent during the 1980's.

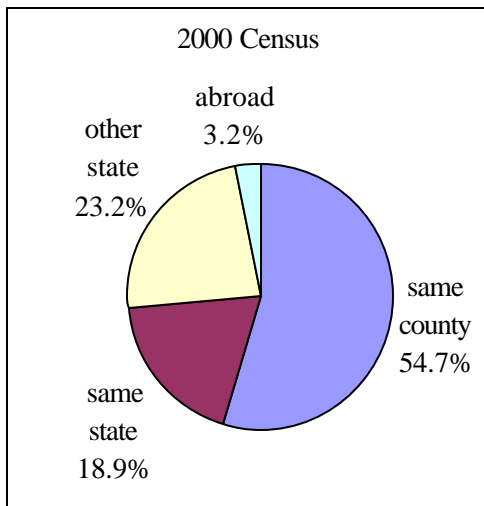
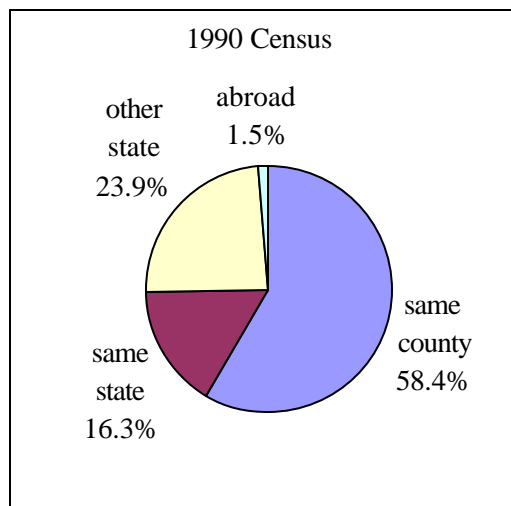
Table 1. Growth of Tennessee's Population

	1960	1970	1980	1990	2000
Tennessee Population	3,567,089	3,926,018	4,591,120	4,877,185	5,689,283
Decennial Growth		358,929	665,102	286,065	812,098
Decennial Rate of Growth		10.1%	16.9%	6.2%	16.7%

Residential Mobility

As found in the 1970 and 1980 censuses, fifty-four percent of the 2000 population (ages 5 and over) lived in the same home both at the census date and five years earlier. Those who had moved are grouped into four distinct migratory categories, as shown in Chart 1. As we can see from this chart, almost 3 in 4 of the movers moved from one home to another within the state and most of them within the same county. A comparison of the 1990 and 2000 proportions also reveals the following:

Chart 1. Migratory Categories, Households Who Moved 5 Years Prior to the Census



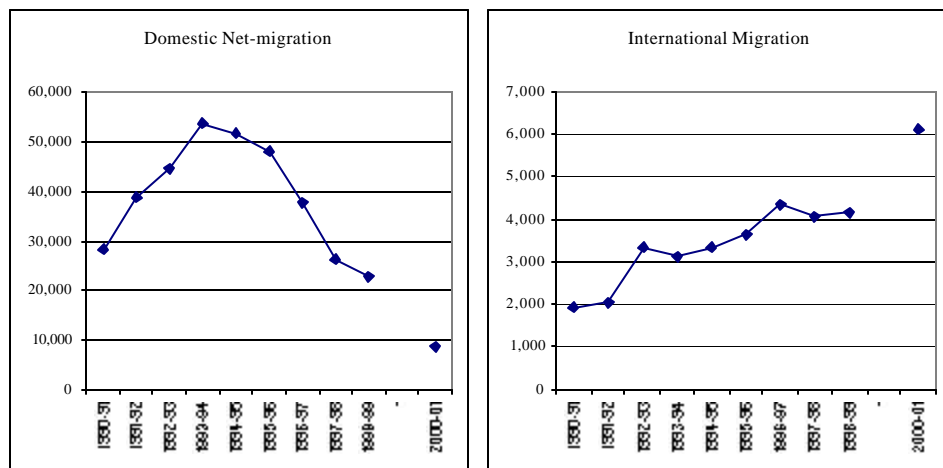
- ? A small decline in the proportion that moved from one home to another within the same county in 2000, complements an increase in the proportion that moved from one Tennessee county to another.
- ? The proportion that moved to Tennessee from other states remained the same while the segment that moved in from abroad doubled its share from 1.5 percent in 1990 to 3.2 percent in 2000.

Migration to Tennessee

Year-by-year estimation of state populations by the Census Bureau also includes estimates of the components of population change. Based on these mid-year estimates, Tennessee population growth can be ascribed partly (37 percent) to natural increase (balance of births and deaths) and largely (63 percent) to net migration. However these series of annual estimates put the Tennessee population in 1999 around 5,483,000. In the light of the 2000 census count of 5,689,283, this 1999 figure appears

to be a significant underestimate. However, these series of estimates yield the annual trends in net-migration during the 1990's (see Chart 2).

Chart 2. Trends in Domestic and International Migration in Tennessee, 1990-2001



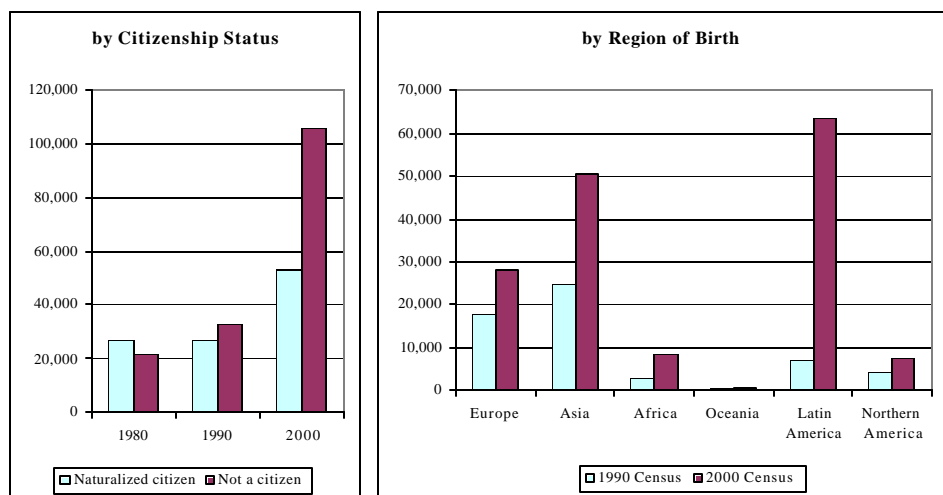
*1999-2000 not included because estimates looked questionable compared to 2000 census figures.

Comparison of the two charts reveals opposite trends in domestic and international migration to Tennessee. Domestic migration began a steep decline from its peak in 1994 while the movement of people who lived abroad to Tennessee surged throughout the 1990's. While international migration accounted for only six percent of the total migration to Tennessee in 1990-91, it accounted for 36 percent in 2000-2001.

Foreign Born Living in Tennessee

The census count of the foreign born living in Tennessee rose from 48,369 in 1980 to 59,114 in 1990 and to 159,004 in 2000. In the 1990 count, 44 percent of the foreign born population entered in the 1980's, while those who entered in the 1990s accounted for 58 percent of the 2000 count of population born abroad. These findings confirm the surge we already found in the international migration to Tennessee. The citizenship status and region of birth of the foreign born in Tennessee are shown in Chart 3.

Chart 3. Foreign Born Living in Tennessee



Since 1990, both categories of the foreign born -those who became citizens and those who were not citizens- rose sharply, non-citizens exceeding 100,000 in number. The surge in international migration to Tennessee also reflects a substantial increase in the number who were born in Asia and, particularly, Latin America.

What does it mean?

Housing markets tighten and housing and real estate activities flourish in areas experiencing significant in-migration. Significant growth has occurred in Tennessee during the nineties. Further analysis indicates that the two distinct components of this migratory flow, the domestic and the international, have begun opposing trends. A steep decline in domestic migration during the late 1990s is paralleled by a steep surge in immigrants from abroad, especially from Latin America and Asia. Tennessee's population may continue to grow in the near future if the declining trend in domestic migration reverses or if the international migration continues the surge that compensates for the drop in the domestic flow. Since these two population sub-groups may place different demands on the housing market, the extent to which these patterns remain stable will help shape housing markets in Tennessee in the upcoming years.

Want more info?

The United States Census Bureau began tracking the residential relocations of individuals and families through the Current Population Survey (CPS) as early as 1948. This monthly survey collects a variety of data from a national sample of 50,000 households. The March CPS survey includes the question on residential mobility. The CPS does not ascertain the number of people moving away from the United States. Beginning in 1990, the decennial censuses also have included the mobility status question of residential mobility with reference to a five-year period.

In addition to providing annual trends in residential mobility, the annual CPS has contributed a wealth of knowledge on residential mobility patterns. Here are some examples.
? Nationally, one of four during that period changed their residence from

(continued on page 6)

2002 HOME Grantees

2002 HOME CHDO

Alpha Omega Veterans Services, Inc.	\$239,362
Buffalo Valley, Inc.	\$500,000
Cooper Young Development	\$291,500
HDC of Clinch Valley	\$500,000
Knox Housing Partnership	\$500,000
Scott-Morgan CDC	\$286,200
Volunteer Housing Development Corp.	\$500,000

2002 HOME Rural

Carey Counseling Center, Inc.	\$317,956
City of Crab Orchard	\$500,000
City of Dyersburg	\$500,000
City of Lexington	\$500,000
City of Paris	\$500,000
City of Ridgely	\$37,974
City of Sneedville	\$410,301
City of Tiptonville	\$237,974
City of Union City	\$426,713
Hancock County	\$410,301
Lake County	\$237,974
Lakeway Center of the Handicapped, Inc.	\$409,294
Morristown	\$410,301
Professional Counseling Service, Inc.	\$212,400
Quinco Community Mental Health Center	\$424,800
Southeast Tennessee Human Resource Agency	\$429,000
Town of Englewood	\$443,126
Town of Gates	\$410,301
Town of Halls	\$410,301
Town of Samburg	\$392,471
Volunteer Behavior Health Systems	\$429,000

2002 HOME Urban

ADFAC	\$318,817
AIM Center, Inc.	\$449,440
Blount County Community Action Agency, Inc.	\$165,617
Blount County Habitat for Humanity	\$117,112
Carter County	\$500,000
City of Alcoa	\$165,617
City of Gilt Edge	\$219,942
City of Loudon	\$500,000
City of Norris	\$347,262
City of Sevierville	\$178,036
City of Townsend	\$85,479
Jonesbrough	\$500,000
McKendree Village, Inc.	\$500,000
Professional Counseling Services, Inc.	\$95,153
Sevier County	\$178,036
Town of Mason	\$219,043
Town of Pittman Center	\$178,036
Town of Rogersville	\$500,000

2002 Multifamily Bond Authority Commitments

Dandridge Towers	Nashville	\$5,000,000
Danville Square Apartments	Memphis	\$5,000,000
Memphis Towers	Memphis	\$5,000,000

Section 8 Voucher to Homeownership

(Continued from page 3)

loan, since THDA offers below market interest rates to low and moderate income homebuyers. Then, the NWO provides a second mortgage based upon the amount of the Section 8 subsidy, at a competitive interest rate. The second mortgage boosts the buyer's purchase power by offering gap financing between the amount of financing the family qualifies for based on their income, and the purchase price of a home in their area. Grants from the Neighborhood Reinvestment Corporation (NRC) and other funds secured through Fannie Mae support the pool of funds available for second mortgages through the NWOs.

In areas without a NWO, the family must follow a one-mortgage model and secure a conventional first mortgage through a local lender for the entire purchase price of the home. Rural Housing Services (RHS) offers a low interest rate first mortgage loan to qualifying families. Fannie Mae and Freddie Mac both support the program, and have approved their loan products for use in conjunction with Section 8 to Homeownership assistance.

Despite the obstacles to successful program implementation, PHAs in Tennessee and across the country are developing partnerships with community-based organizations, lenders, and real estate agents necessary to make the Section 8 to Homeownership Program a success for participating families. As more families achieve the goal of homeownership through the Section 8 Program, community support should strengthen and offer the program long-term viability.

Want more info?

(Continued from page 5)

year to year. By the turn of the century, this proportion has declined to one of six.

- ? Persons in their twenties have the highest moving rates.
- ? One-third of people who are currently living in a rental unit have moved there during the previous twelve months. On the contrary, a much smaller proportion of homeowners (1 in 11) moved into their current home within the past year. The increasing trend in homeownership might also have produced a decline in residential mobility.
- ? Among those who moved, a majority (52 percent) did so for housing-related reasons. One in five for better housing, one in ten for tenure change from renter to homeowner.

You may find a detailed presentation of these findings in the May issue of the Current Population Reports published by the Census Bureau. www.census.gov/main/www/cprs.html



What's Happening in Our House?



THDA's First Director of Finance Retires

The Tennessee Housing Development Agency is saying goodbye to its first and only Director of Finance, Sam Epting. On August 27, Sam will be saying farewell to his THDA family.

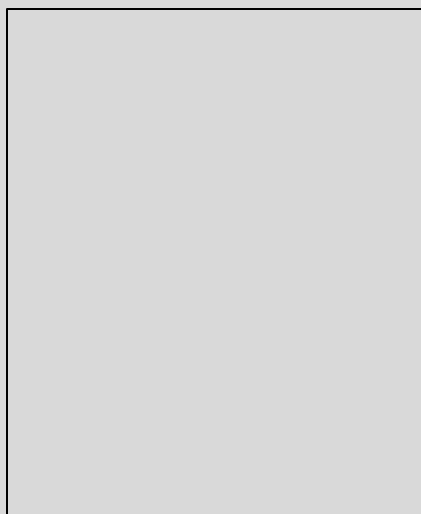
Sam was appointed as Director of Finance on August 5, 1974. Director of Finance had very different responsibilities than it does today. "I was hired to do

the accounting for the Agency," Sam said. "That meant payroll, mortgage servicing, purchasing and accounts payable—anything that fell under Fiscal Administration."

"When we started in 1974, the Agency did everything for itself. It wasn't until 1976 that the State decided that it should do the payroll and the bill paying."

Employee of the Quarter

First Quarter

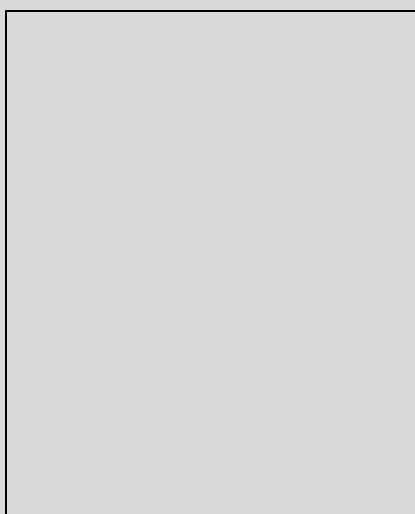


David Castle

Management Information Systems
Information Systems Support Specialist

One of the key components of Section 8 Contract Administration's operations is electronic data transmissions. David Castle was instrumental in making the transition from SprintMail communications to TRACSMail communications, which is required by the U. S. Department of Housing and Urban Development. This communication scheme supports the transition of over 400 housing properties. Thanks to David, the testing and transition both went smoothly.

Second Quarter



Henry Snorton

Section 8 Contract Administration
Administrative Coordinator

Henry Snorton showed his leadership skills when he took the TRACSMail system through two monumental changes, by using a technical HUD Resource Guide and adapting it to THDA's system. During this transition, business continued as usual and Henry trained three new staff members. All of Henry's hard work resulted in a smooth transition with all the changes in place.

Samuel L. Epting
Director of Finance

As time went by, the Agency grew and Sam hired people to do the fiscal administrative functions for the Agency, which left Sam with the job he has today of investing THDA funds.

"It has been with Sam's guidance that THDA appears as a rock of stability," said Janice Myrick, Executive Director for THDA. "He has continued throughout his career to serve the Agency with his expertise and wisdom."

Over the past 28 years, Sam has assisted with funding over 78,000 single-family mortgages and 56 multifamily mortgages. While under his management and guidance the Agency's fund balance has grown to \$374 million. He has helped complete 84 bond issues for over \$4.6 billion in debt.

"Sam has continued to reveal his professionalism to the very end," said Myrick. "He has spent the last month training his replacement in order for THDA to continue business as usual once he has gone."

"This job has given me the opportunity to fulfill a dream of helping people in need across the state," said Epting. "I will miss my THDA family, but now I am going to spend my time traveling with my wife Ann, working on the family farm and following Mississippi State sports."

A Schedule of Housing Matters

Tennessee Housing Development Agency Board Meeting

September 19 White Pine
Audit & Budget Committee
Bond Finance Committee
Grants Committee Meeting
Policy & Programs Meeting
Board Meeting
For more information regarding these meetings, please contact our Nashville office at 615-741-2400.

**Open Application
Period for Multifamily Bond
Authority through
Sept. 30**

Knox Housing Partnership Homebuyers Education Classes

Call to preregister for classes at 865-637-1679

Aug. 20	5:30 - 8:30	Oct. 1	5:30 - 8:30
Aug. 27	5:30 - 8:30	Oct. 5	8:30 - 5:00
Sept. 3	5:30 - 8:30	Oct. 8	5:30 - 8:30
Sept. 7	8:30 - 5:00	Oct. 15	5:30 - 8:30
Sept. 10	5:30 - 8:30	Oct. 12	5:30 - 8:30
Sept. 17	5:30 - 8:30	Oct. 19	5:30 - 8:30
Sept. 24	5:30 - 8:30	Nov. 5	5:30 - 8:30
		Nov. 9	8:30 - 5:00
		Nov. 12	5:30 - 8:30

Fast Track Homeownership

Education Program Affordable Housing Resources, Inc.

Call to preregister for classes at 615-251-0025

Sept. 17	5:00 - 8:30
Sept. 19	5:00 - 8:30
Sept. 21	9:00 - 3:00
Oct. 15	5:30 - 8:30
Oct. 17	5:30 - 8:30
Oct. 19	9:00 - 3:00

Homebuyers Education Classes

Residential Resources, Inc.
Call to preregister for classes at 615-650-9779

Aug. 21	5:00 - 8:00
Aug. 24	9:00 - 3:00
Sept. 7	9:00 - 3:00
Sept. 10	5:00 - 8:00
Sept. 17	5:00 - 8:00
Sept. 21	9:00 - 3:00
Oct. 5	9:00 - 3:00
Oct. 8	5:00 - 8:00
Oct. 15	5:00 - 8:00
Oct. 19	9:00 - 3:00
Nov. 9	9:00 - 3:00
Nov. 12	5:00 - 8:00

Note to Reader

All items listed in the above schedule are items that have been submitted to THDA. A schedule of housing events will appear in each issue of *Housing Matters*. The events for the next issue should be dated between Nov 15 - Jan. 15. If you or someone you know would be interested in placing something in the Fall issue, please send it to Toni Harris, THDA, 404 James Robertson Parkway, Nashville, TN, 37243-0900 or email your information to toni.harris@state.tn.us. Please visit our webpage for more information at www.state.tn.us/thda.



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H. David Hayes, Chairman
Janice L. Myrick, Executive Director
Toni Harris, Editor

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